

**Information to identify the case:**

Debtor 1	<u>Daniel W. Schar</u>	Social Security number or ITIN	<b>xxx-xx-2470</b>
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Jill C. Schar</u>	Social Security number or ITIN	<b>xxx-xx-8376</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>16-22238-CMB</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Daniel W. Schar

Jill C. Schar

12/22/16

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Daniel W. Schar  
 Jill C. Schar  
 Debtors

Case No. 16-22238-CMB  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: aala  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 34

Date Rcvd: Dec 22, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 24, 2016.

db/jdb +Daniel W. Schar, Jill C. Schar, 124 Alexander Drive, McMurray, PA 15317-2671  
 cr +Brentwood Bank, 411 McMurray Road, Bethel Park, PA 15102-1165  
 14247035 +Brentwood Bank, 3635 Brownsville Road, Pittsburgh, PA 15227-3190  
 14247038 +CBCS, PO Box 2589, Columbus, OH 43216-2589  
 14247041 ++COLLECTION SERVICE CENTER INC, 363 VANADIUM ROAD, STE 109, PITTSBURGH PA 15243-1477  
 (address filed with court: Collection Service Center, Inc., 363 Vanadium Road, Suite 109,  
 P.O. Box 13446, Pittsburgh, PA 15243)  
 14247040 +Chase Mortgage, PO Box 24696, Columbus, OH 43224-0696  
 14247043 +Creditech, 50 N. 7th Street, Bangor, PA 18013-1791  
 14247044 +Emily Buriak, 135 Crooked Creek Dam Road, Ford City, PA 16226-4109  
 14247049 +Knox Energy, PO Box 932446, Cleveland, OH 44193-0013  
 14247051 +Matthew McKinney, 216 Pflug Road, New Brighton, PA 15066-4219  
 14247052 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage, 350 Highland Drive, Lewisville, TX 75067)  
 14247053 Nationwide Credit, Inc., PO Box 26314, Lehigh Valley, PA 18002-6314  
 14247056 +Ryan Snyder, 289 Jean Drive, Pittsburgh, PA 15236-2500  
 14247057 +Seterus, 14523 SW Millikan, Suite 200, Beaverton, OR 97005-2352  
 14247060 +Slagle Roofing, 208 West Main Street, Monongahela, PA 15063-2408  
 14247061 The Receivable Mgmt Svs, 240 Wmery Street, Bethlehem, PA 18015  
 14247062 +Waste Management, P.O. Box 43470, Phoenix, AZ 85080-3470  
 14247067 +Whites Heating and Cooling, 303 middle Street, Brownsville, PA 15417-2338

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QPJWILSON.COM Dec 23 2016 01:48:00 Pamela J. Wilson, 810 Vermont Avenue,  
 Pittsburgh, PA 15234-1222  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 23 2016 02:05:14 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 14247033 +E-mail/Text: holly.tylka@advanceddisposal.com Dec 23 2016 02:05:30 Advanced Disposal,  
 1192 McClellandtown Road, Mc Clellandtown, PA 15458-1118  
 14247032 +E-mail/Text: holly.tylka@advanceddisposal.com Dec 23 2016 02:05:30 Advanced Disposal,  
 PO Box 266, Mc Clellandtown, PA 15458-0266  
 14247034 +E-mail/Text: assignedrisk@ameriserv.com Dec 23 2016 02:06:08 Ameriserve Financial,  
 216 Franklin Street, Johnstown, PA 15901-1911  
 14247036 +EDI: STFC.COM Dec 23 2016 01:48:00 CACH LLC, 4340 S. Monaco Street, Unit 2,  
 Denver, CO 80237-3581  
 14247037 EDI: CAPITALONE.COM Dec 23 2016 01:48:00 Capital One Bank, PO Box 30285,  
 Salt Lake City, UT 84130-0285  
 14247039 +EDI: CHASE.COM Dec 23 2016 01:48:00 Chase Bank, P.O. Box 15298,  
 Wilmington, DE 19850-5298  
 14247042 +EDI: CCS.COM Dec 23 2016 01:48:00 Credit Collection Service, PO Box 9134,  
 Needham Heights, MA 02494-9134  
 14247045 +E-mail/Text: BKNotices@greatcall.com Dec 23 2016 02:06:13 Great Call, Inc., PO Box 4428,  
 Carlsbad, CA 92018-4428  
 14247046 +E-mail/Text: bankruptcy@huntington.com Dec 23 2016 02:05:19 Huntington National Bank,  
 2361 Morse Road, Columbus, OH 43229-5891  
 14247050 E-mail/Text: bonnie@ljross.com Dec 23 2016 02:04:50 LJ Ross Associates Inc., PO Box 6099,  
 Jackson, MI 49204-6099  
 14247054 +E-mail/Text: bankruptcy@onlineis.com Dec 23 2016 02:06:09 Online Collections, PO Box 1489,  
 Winterville, NC 28590-1489  
 14247055 EDI: PRA.COM Dec 23 2016 01:48:00 Portfolio Recovery Associates, 120 Corporate Boulevard,  
 Norfolk, VA 23502  
 14247063 +E-mail/Text: rmcbknotices@wm.com Dec 23 2016 02:06:15 Waste Management,  
 2421 West Peroria Avenue, Phoenix, AZ 85029-4944  
 14247065 +EDI: WFFC.COM Dec 23 2016 01:48:00 Wells Fargo Home Mortgage, 3476 Stateview Boulevard,  
 Fort Mill, SC 29715-7203

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Deutsche Bank National Trust Company, as Trustee f  
 cr Seterus, Inc., as the authorized subservicer for F  
 cr Specialized Loan Servicing LLC  
 cr The Huntington National Bank  
 14247047\* +Huntington National Bank, 2361 Morse Road, Columbus, OH 43229-5891  
 14247048\* +Huntington National Bank, 2361 Morse Road, Columbus, OH 43229-5891  
 14247058\* +Seterus, 14523 SW Millikan, Suite 200, Beaverton, OR 97005-2352  
 14247059\* +Seterus, 14523 SW Millikan, Suite 200, Beaverton, OR 97005-2352  
 14247066\* +Wells Fargo Home Mortgage, 3476 Stateview Boulevard, Fort Mill, SC 29715-7203

District/off: 0315-2

User: aala  
Form ID: 318

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Total Noticed: 34

Date Rcvd: Dec 22, 2016

14247064      ##+Wells Fargo Bank, PO Box 3117, Winston Salem, NC 27102-3117

TOTALS: 4, \* 5, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 24, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on December 22, 2016 at the address(es) listed below:

Alexandra Teresa Garcia on behalf of Creditor The Huntington National Bank ecfmail@mwc-law.com  
Ann E. Swartz on behalf of Creditor The Huntington National Bank ecfmail@mwc-law.com  
Celine P. DerKrikorian on behalf of Creditor The Huntington National Bank ecfmail@mwc-law.com  
Christopher M. Frye on behalf of Debtor Daniel W. Schar chris.frye@steidl-steinberg.com,  
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgo  
ga@steidl-steinberg.com  
Christopher M. Frye on behalf of Joint Debtor Jill C. Schar chris.frye@steidl-steinberg.com,  
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgo  
ga@steidl-steinberg.com  
Edward T. Harvey on behalf of Creditor Brentwood Bank eharvey@hrslaw.com, dscott@hrslaw.com  
James Warmbrodt on behalf of Creditor Specialized Loan Servicing LLC bkgroup@kmlawgroup.com  
James A. Prostko on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for  
HSI Asset Loan Obligation Trust 2007-WF1, Mortgage Pass-Through Certificates, Series 2007-WF1  
pawb@fedphe.com, james.prostko@phelanhallinan.com  
Jeniece D. Davis on behalf of Creditor Seterus, Inc., as the authorized subservicer for  
Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc.  
jeniece@mvrlaw.com, bonnie@mvrlaw.com  
Joshua I. Goldman on behalf of Creditor Specialized Loan Servicing LLC bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Pamela J. Wilson pwilson@epiqtrustee.com, pwilson@ecf.epiqsystems.com

TOTAL: 12